

In re **Allen Jones, Jr.,
Otelia M. Jones**Case No. **12-36980**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Used furniture: three bedroom sets, kitchen table and chairs, living room set and four televisions	J	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous family photos	J	15.00
6. Wearing apparel.		Men's wardrobe and woman's wardrobe.	J	700.00
7. Furs and jewelry.		Miscellaneous costume jewelry	W	50.00
		Man's wedding band and woman's wedding band	J	200.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		New York Life life insurance policy Net Cash Value: \$342.09 Debtor no longer has policy. It was cashed in while in Chapter 13.	W	342.09
		New York Life life insurance policy Net Cash Value: \$1.74 Debtor no longer has policy. It was cashed in while in Chapter 13.	W	1.74
Sub-Total > (Total of this page)				2,318.83

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Allen Jones, Jr.,
Otelia M. Jones**

Case No. **12-36980**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Allen Jones, Jr.,
Otelia M. Jones**

Case No. **12-36980**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Ford Edge (90k miles) NADA Clean Retail: \$17,600	J	17,600.00
		2001 Ford Econ Van (161k miles) NADA Clean Retail: \$4,750	J	4,750.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > **22,350.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Allen Jones, Jr.,
Otelia M. Jones**

Case No. **12-36980**

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		Used desktop computer	J	300.00
		Any interest in any property that I may receive or become entitled to receive within 180 days of my bankruptcy case filing as a result of any property settlement agreement, divorce, inheritance, or any proceeds of any life Insurance policy.	J	10.00

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **310.00**
(Total of this page)
Total > **24,978.83**

(Report also on Summary of Schedules)

In re **Allen Jones, Jr.,
Otelia M. Jones**Case No. **12-36980**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Used furniture: three bedroom sets, kitchen table and chairs, living room set and four televisions	Va. Code Ann. § 34-26(4a)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles			
Miscellaneous family photos	Va. Code Ann. § 34-26(2)	15.00	15.00
Wearing Apparel			
Men's wardrobe and woman's wardrobe.	Va. Code Ann. § 34-26(4)	700.00	700.00
Furs and Jewelry			
Man's wedding band and woman's wedding band	Va. Code Ann. § 34-26(1a)	200.00	200.00
Interests in Insurance Policies			
New York Life life insurance policy Net Cash Value: \$342.09 Debtor no longer has policy. It was cashed in while in Chapter 13.	Va. Code Ann. § 34-4	342.09	342.09
New York Life life insurance policy Net Cash Value: \$1.74 Debtor no longer has policy. It was cashed in while in Chapter 13.	Va. Code Ann. § 34-4	1.74	1.74
Automobiles, Trucks, Trailers, and Other Vehicles			
2001 Ford Econ Van (161k miles) NADA Clean Retail: \$4,750	Va. Code Ann. § 34-26(8)	4,750.00	4,750.00
Other Personal Property of Any Kind Not Already Listed			
Any interest in any property that I may receive or become entitled to receive within 180 days of my bankruptcy case filing as a result of any property settlement agreement, divorce, inheritance, or any proceeds of any life Insurance policy.	Va. Code Ann. § 34-4	10.00	10.00

Total: **7,018.83** **7,018.83**

B6I (Official Form 6I) (12/07)

In re **Allen Jones, Jr.**
Otelia M. Jones

Case No. **12-36980**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Granddaughter	AGE(S): 17
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Wal-Mart	GRTC
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 1,136.94	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00

3. SUBTOTAL	\$ 1,136.94	\$ 0.00
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ 165.95	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 165.95	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 970.99	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
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8. Income from real property	\$ 0.00	\$ 0.00
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9. Interest and dividends	\$ 0.00	\$ 0.00
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
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11. Social security or government assistance (Specify): Social Security	\$ 1,106.00	\$ 704.00
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	\$ 0.00	\$ 0.00
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12. Pension or retirement income	\$ 0.00	\$ 0.00
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13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
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	\$ 0.00	\$ 0.00
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14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,106.00	\$ 704.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,076.99	\$ 704.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 2,780.99	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Allen Jones, Jr.
Otelia M. Jones**

Case No. **12-36980**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	605.00
a. Are real estate taxes included?	Yes <u>X</u>	No <u> </u>
b. Is property insurance included?	Yes <u>X</u>	No <u> </u>
2. Utilities:		
a. Electricity and heating fuel	\$	185.00
b. Water and sewer	\$	180.00
c. Telephone	\$	169.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	600.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	375.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	134.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Personal property tax	\$	50.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	478.59
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Hygiene	\$	45.00
Other Emergency Funds	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,136.59
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,780.99
b. Average monthly expenses from Line 18 above	\$	3,136.59
c. Monthly net income (a. minus b.)	\$	-355.60

B8 (Form 8) (12/08)

United States Bankruptcy Court
Eastern District of Virginia

In re **Allen Jones, Jr.**
Otelia M. Jones

Debtor(s)

Case No. **12-36980**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank Of America, N.a.	Describe Property Securing Debt: Single family residence located at 3404 Danbury Road, Richmond, VA 23234 Tax assessed value: \$69,000
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Ford Credit	Describe Property Securing Debt: 2010 Ford Edge (90k miles) NADA Clean Retail: \$17,600
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
Creditor's Name: Gold Key Resorts	Describe Property Securing Debt: Timeshare in Virginia Beach
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date October 29, 2013

Signature /s/ Allen Jones, Jr.
Allen Jones, Jr.
Debtor

Date October 29, 2013

Signature /s/ Otelia M. Jones
Otelia M. Jones
Joint Debtor

United States Bankruptcy Court
Eastern District of Virginia

In re Allen Jones, Jr.
Otelia M. Jones

Debtor(s)

Case No. 12-36980
Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment:* ____]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.**]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☐ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.
*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☒ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: ____.

Date: 10/29/13

/s/ Jessica Fellows

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **82095 For Debt Law Group 82095**

Mailing Address: **America Law Group, Inc. dba Debt Law Group
America Law Group, Inc. dba Debt Law Group
2800 N. Parham Road, Suite 100
Henrico, VA 23294**

Telephone No.: **804-308-0051**

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Allen Jones, Jr.
Otelia M. Jones**

Debtor(s)

Case No. **12-36980**
Chapter **7**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date **October 29, 2013**

Signature **/s/ Allen Jones, Jr.**
Allen Jones, Jr.
Debtor

Date **October 29, 2013**

Signature **/s/ Otelia M. Jones**
Otelia M. Jones
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571